

<i>SERFF Tracking Number:</i>	<i>NWFA-126429932</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44442</i>
<i>Company Tracking Number:</i>	<i>AAZ-0104AO</i>		
<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Group Annuity Assignment (12h-7) Endorsement Filing (Variable and Fixed)</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: Group Annuity Assignment (12h-7) Endorsement Filing (Variable and Fixed) SERFF Tr Num: NWFA-126429932 State: Arkansas

TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable SERFF Status: Closed-Approved-Closed State Tr Num: 44442

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: AAZ-0104AO State Status: Approved-Closed  
Filing Type: Form Reviewer(s): Linda Bird

Disposition Date: 01/06/2010

Authors: Todd Beshara, Amy Burchette, Angela D. Cox, Jenny Christiansen, Andrea Sgobbo, Sandra Davies, Julie Eaton, Dan Gallion, Grace Holland, Cindy Malloy, Leonja Merritt, Kristin Nixon, Clara Pollard, Carrie Ruhlen, Georgia Sollars, Darcy Spangler, Gayla Pace, Natalie Walden, Drema Wallace, EDS EDSSupport, Leslie Hernandez, Julie Leitwein, Stephanie Oman

Date Submitted: 12/31/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Concurrently being filed in Nationwide's state of domicile, Ohio

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

SERFF Tracking Number: NWFA-126429932 State: Arkansas  
Filing Company: Nationwide Life Insurance Company State Tracking Number: 44442  
Company Tracking Number: AAZ-0104AO  
TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium  
Variable and Variable  
Product Name: Group Annuity Assignment (12h-7) Endorsement Filing (Variable and Fixed)  
Project Name/Number: /

Overall Rate Impact: Group Market Type: Discretionary  
Filing Status Changed: 01/06/2010 Explanation for Other Group Market Type:

Deemer Date: State Status Changed: 01/06/2010  
Submitted By: Angela D. Cox Created By: Clara Pollard  
Filing Description: Corresponding Filing Tracking Number:

RE: Nationwide Life Insurance Company  
NAIC # 66869 FEIN 31-4156830 NAIC Group # 140

Group Variable & Fixed Annuity Endorsement Filing

Group Variable & Fixed Endorsement: AAZ-0104AO

Nationwide Life Insurance Company ("Nationwide") is filing the above-referenced form for general use and approval by the Department of Insurance (the "Department"). Nationwide will begin issuing this form upon approval.

The endorsement will be used with previously approved certificates as well as with newly issued certificates in the future. The endorsement will be issued in a non-discriminatory manner. The readability score of the endorsement is 53.2.

Previously Approved Group Annuity Certificates

Nationwide intends to use the above-referenced form in conjunction with the following previously approved certificate:

Common Product Name Certificate Date Approved  
BOA Future (Group Variable Certificate) APO-3417 04/17/1997  
Platinum Edge (Group Fixed Certificate) APO-4944 10/27/2000

Items Bracketed as Variable

Nationwide officers' signatures are bracketed as they change over time.

Other Information

Nationwide certifies that, to the best of its knowledge and belief, the form submitted complies with all of the laws and regulations of your state.

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Variable and Variable  
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Nationwide's printers use various fonts and layouts; therefore, Nationwide reserves the right to format the pages of this form to conform to the printer's requirements. No change in language will occur, only a possible page break or page renumbering.

Should the Department have any questions regarding this filing or require further information, please contact me at 1-800-691-0023 ext.9-4507 or via SERFF.

## Company and Contact

### Filing Contact Information

Clara Pollard, Sr. Compliance Analyst, pollarc@nationwide.com  
Corporate Compliance  
PO Box 182455 800-691-0023 [Phone] 94507 [Ext]  
1-33-102 614-249-2112 [FAX]  
Columbus, OH 43272-8921

### Filing Company Information

Nationwide Life Insurance Company CoCode: 66869 State of Domicile: Ohio  
PO Box 182455 Group Code: 140 Company Type:  
1-33-102 Group Name: State ID Number:  
Columbus, OH 43272-8921 FEIN Number: 31-4156830  
(800) 691-0023 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life Insurance Company	\$20.00	12/31/2009	33204973

SERFF Tracking Number:	NWFA-126429932	State:	Arkansas
Filing Company:	Nationwide Life Insurance Company	State Tracking Number:	44442
Company Tracking Number:	AAZ-0104AO		
TOI:	A02.1G Group Annuities - Deferred Non-Variable and Variable	Sub-TOI:	A02.1G.002 Flexible Premium
Product Name:	Group Annuity Assignment (12h-7) Endorsement Filing (Variable and Fixed)		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/06/2010	01/06/2010

<i>SERFF Tracking Number:</i>	<i>NWFA-126429932</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44442</i>
<i>Company Tracking Number:</i>	<i>AAZ-0104AO</i>		
<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
	<i>Variable and Variable</i>		
<i>Product Name:</i>	<i>Group Annuity Assignment (12h-7) Endorsement Filing (Variable and Fixed)</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Disposition

Disposition Date: 01/06/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Endorsement		Yes

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Filing Company: Nationwide Life Insurance Company State Tracking Number: 44442

Company Tracking Number: AAZ-0104AO

TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium  
Variable and Variable

Product Name: Group Annuity Assignment (12h-7) Endorsement Filing (Variable and Fixed)

Project Name/Number: /

## Form Schedule

Lead Form Number: AAZ-0104AO

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AAZ-0104AO	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53.200	AAZ-0104AO.pdf

**NATIONWIDE LIFE INSURANCE COMPANY  
ONE NATIONWIDE PLAZA  
COLUMBUS, OHIO 43215**

**ENDORSEMENT**

To Group Variable & Fixed Annuity Certificate

**General Information Regarding this Endorsement**

To the extent the terms of the Certificate and this endorsement are inconsistent; the terms of this endorsement shall control the Certificate accordingly. Non-defined terms shall have the meaning given to them in the Certificate.

1. The "Assignment" section of the "General Provisions" Provision of the Certificate is deleted in its entirety and replaced with the following:

**Assignment**

In some cases a Certificate Owner may assign some or all rights under the Certificate. For an assignment to be effective, it must be: (1) in writing; (2) approved beforehand by Nationwide, and (3) signed by the Certificate Owner during the lifetime of the Annuitant and before the Annuitization Date.

The assignment takes effect on the date it is approved and recorded by Nationwide. An assignment will not be recorded until Nationwide has received sufficient direction from the Certificate Owner and assignee as to how rights under the Certificate will be allocated.

Nationwide reserves the right to refuse assignments at any time on a non-discriminatory basis. Nationwide may reject or not recognize assignments designed to alter the character of the risk that it originally assumed in issuing the Certificate. Nationwide is not responsible for the validity or tax consequences of any assignment or for any payment or other settlement made prior to Nationwide's recording of the assignment.

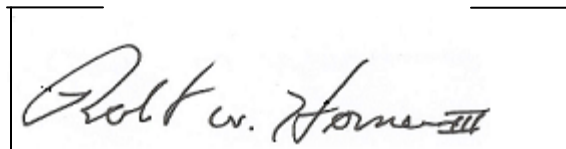
2. The "Certificate Owner" section of the "Parties to the Certificate" Provision of the Certificate is deleted in its entirety and replaced with the following:

**Certificate Owner**

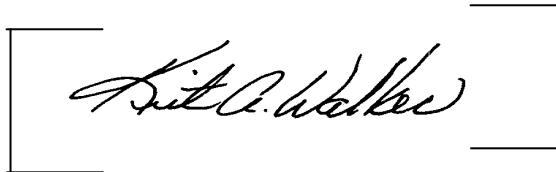
The Certificate Owner has all rights under the Certificate before the Annuitization Date, unless a Joint Owner is named. If the person purchasing the Certificate names someone else as the Certificate Owner, then the purchaser will have no rights under the Certificate. The Certificate Owner may request to change the Certificate Owner. The request to name someone else as the Certificate Owner must be sent to Nationwide in writing and Nationwide must approve this change before it will be effective. Nationwide reserves the right to refuse changes of Certificate Owner at any time on a non-discriminatory basis.

The Annuitant becomes the Certificate Owner on the Annuitization Date.

Executed for Nationwide by:

A handwritten signature in black ink, reading "Robert W. Horn III", enclosed within a rectangular box.

Secretary

A handwritten signature in black ink, reading "Keith A. Walker", enclosed within a rectangular box.

President



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Project Name/Number:	/		

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Flesch Certification	
<b>Comments:</b>		
<b>Attachment:</b>		
AR Readability Cert.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	
<b>Bypass Reason:</b>	This is an endorsement filing only.	
<b>Comments:</b>		

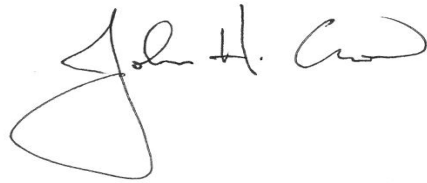
	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Life & Annuity - Acturial Memo	
<b>Bypass Reason:</b>	This endorsement does not affect benefits and/or pricing of the contracts.	
<b>Comments:</b>		

**Certification**

This is to certify that the attached \_\_\_\_\_ Endorsement

Form No. AAZ-0104AO has achieved a Flesch Reading Score of 53.2

and complies with the requirements of Ark. Stat. Ann §§ 23-80-204 and 23-80-206(d) of the Life and Disability Insurance Policy Language Simplification Act.



\_\_\_\_\_  
Signature

John H. Crow, Associate Vice President  
Officer and Title

Nationwide Life Insurance Company  
Name of Company

12/28/2009  
Date